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Governor's Message

TO THE

General Assembly

State of Connecticut

January Session

1907

MESSAGE

Of His Excellency

Rollin S. Woodruff

Governor of Connecticut

TO THE

General Assembly

JANUARY SESSION

1907

NEW HAVEN, CONN.:
THE PRICE, LEE & ADKINS CO.
1907

Message.

Mr. President, and Members of the General Assembly:

The compass of modern achievement surpasses the dreams of the ancients. The fullblown flower of national liberty, success in the experiment of government by democracy, and the beneficent influence of popular education—these spell the features of our republic, and make this nation to a very large degree the exemplar of others and the hope of our race.

The American people have worked more nearly to a solution the great problem of civil and religious liberty, and have given more reward to merit regardless of wealth and social position than any other people. It is our boast that every man has a chance from childhood, and there is more to prove that claim than in any answering echo sent back from other quarters of the globe. A people of composite nationalities, with varied previous training and a very wide range of antecedents, we have in the result of our combined efforts astonished the world. The keen intellectual activity of our people, the startling creations of our inventive minds, our scientists' researches that have brought to light many of the secrets of nature, our growth in appreciation of art, are acknowledged by the observers on other shores. They need not give expression to what the trade records show year by year of our giant strides in manufacture and commerce, nor to the wide expansion of our activities in all the marts of the world. America typefies progressiveness.

There is no longer dispute as to our capacity for self government. Where statesmen leaned to scepticism years ago their sons to-day live to call the United States the balancing member in the great family of nations. We regard this growth and expan-

sion in every direction as quite the ordinary and natural evolution of events, for the mind refuses to be astonished by anything. Neither shock of the elements nor discovery of science that may make the invention of yesterday valueless disturbs the equilibrium of the intelligent American who immediately prepares to accommodate himself to the new order of things. May this not be due to the national courage of our people, and the national optimism born of the spirit of freedom—a courage that dares to investigate and execute, and an optimism that invites a share of the responsibilities of leadership in the onward march of the nations.

But we are as yet only at the beginning of the great future. We have scarcely swung from "mark time" into the marching step. With us in the column are the best manhood of the world.

Connecticut as a state has always done her share, and often more than her proportion of the constructive work of our government. Sincerity of purpose and patriotism have marked our state's leaders at home and in the federal service. Connecticut's annals teem with the deeds of strong men and noble women who have not shirked sacrifice when principle demanded it, not merely because they felt it an obligation to their country but a privilege to prove their honor. Such a spirit I firmly believe actuates the members of this General Assembly who are here with power, as delegated servants of their constituencies, to conduct the affairs of the state, to preserve the dignity and the integrity of Connecticut, to make the law and to amend it whenever it is found necessary for the common good of the people. I believe that you members of this General Assembly are here with determination to do your duty, in the highest and broadest sense, and that we all feel the great responsibility resting upon us as trusted agents of the people. Let us make it the resolute purpose of this session to administer the state government upon sound business principles, with economy, effectiveness and dispatch. Let us meet together as men without mystery, without selfish and narrowing ambitions or fear, to do the work that faces us in a straightforward fashion,

understanding that we are here to serve all of the people and knowing that we are responsible to all of the people for our public acts; and determined that no pressure of outside influence, no personal ambition or private interest shall interfere with our oath of constancy to the constitution.

LOOSE AND INEFFECTIVE LEGISLATION.

One of the first and most important obligations of the legislature is to sift clean all of the proposed measures by critical analysis, saving what is necessary and throwing away what is not beneficial. The meaning of every measure should be made clear before it is presented for final action.

While our statute book is not so heavily burdened with foolish enactments as are the books of some other states, nevertheless, there is probably not a member of this General Assembly who cannot name some existing law which he knows to be practically valueless from the fact that it is never enforced. A law on paper is not a law in fact if it be not enforced, and it is the imperative duty of the legislature to add effective provision for the enforcement of every statute that is passed. A law that is not enforced or that cannot be enforced is virtually a falsehood tending to teach the youth of the state that they can take chances with with crime, and that they may violate laws without risk, believing that those laws will never be enforced.

Legislation of this loose character tends to cultivate the criminal instincts in many who do not realize that they are offenders until it is too late, The language of every law should be clear and explicit, and a law should be capable of but one construction. It should mean exactly what it says, and should not be so complex that even the courts may be confused as to its interpretation. The legislature will perform a great service by so amending the laws that every one can be enforced adding provisions that will make certain their enforcement.

In 1883 provision was made by law for the appointment of a Clerk of Bills to see to it that all bills for Public Acts were in proper form. In 1895 his duties were increased and his salary raised to $2500. These duties, as now defined by Section 37 of the General Statutes, are such that if properly discharged by a capable man possessing the necessary skill and experience for dealing intelligently with forms of legislation, the wording of every public statute would be plain and its meaning clear. In fact such has not always been the result. Instances have occurred in which the courts have been called on to determine the intent of the legislature, because it was expressed in phrases of uncertain signification, and in several instances litigation has been necessary where the subject of the law and the interests involved were of great importance.

In the rush of the last fortnight of the General Assembly's work it is remarkable that so few mistakes are made by our clerks, but an instance that emphasizes the need under consideration will be apparent to anyone who looks into the legislation passed by the General Assembly of 1905 concerning investments that are permissible for savings banks.

Substitute for House Bill No. 505, approved June 29, 1905, legalized investment in the Hartford Street Railway Company, the Fair Haven & Westville Railway Company and the Consolidated Railroad Company bonds. House Bill No. 503, also approved June 29, 1905, legalized investments in the Southern Indiana Railroad Company bonds; and by Senate Resolution No. 131, also approved June 29, 1905, there were added the bonds of the Connecticut Railway and Lighting Company. But in Substitute for Senate Bill No. 177, approved July 8, 1905, amending the original Statute No. 3428, which covers savings banks investments, there were enumerated all the legal investments for savings banks coupled with the explicit prohibition of all other investments not therein enumerated. The investments mentioned in the three acts that I have cited are omitted in substitute for Senate Bill No. 177, thereby creating conflict of law passed by the General

Assembly at the same session. Errors of this kind are very liable to lead up to vexatious litigation and this very Act may lead to suits. To cover all this loose legislation and for fear that there may have been something passed which was not in proper form it is usual at the end of the session to pass an act—a healing act—which by its beneficent effect helps out the case and operates to negative a possible blunder.

But I would suggest as a remedy for such conditions that the position of Clerk of Bills, and perhaps the Engrossing Clerk, be made a permanent position, or that one or both should continue in office during good behavior. I find upon investigation that this plan has been tried in some other states, more especially in the State of Wisconsin, where the office of Legislative Librarian was created with a view of securing legislation in proper form.

I realize that great care should be taken in selecting a man to fill such a place. He must be a man of ability and honesty. And he should not be removable except for cause. Wisconsin has made herself distinguished for the good form of her statute laws. That state has accumulated much valuable material for the information of her legislators, arranged in a card system so that officials in charge are able to respond promptly to any inquiry for information on a subject likely to come before the General Assembly or the Executive Departments. Laws of other states and countries are included in the indices, thus giving a safe guide to those drawing or reporting a new statute and enabling them to follow the wording of one that has stood the test of time and use.

SPECIAL CHARTERS AND SPECIAL LEGISLATION.

I believe that so far as is practicable all special legislation in the interest of individuals or of particular corporations should cease; and that so far as may be possible applications for incorporation and charter should be made under the terms of a general

law. Trust companies and other banking institutions should be required to apply for incorporation under the terms of a general bank Act.

CAPITALIZATION OF CORPORATIONS.

The custom of certain incorporated companies that from time to time issue new stock is so unfair that public attention has been aroused, resulting in severe but just criticism of the laws which make such injustice possible. As a remedy for this complaint I would advise the present legislature to amend the Statutes controlling corporations, so that public service corporations that desire to increase the amount of their capital stock shall be compelled to issue such additional stock at its market value or at a price to be determined by some board or commission designated by law, making one uniform price to all—instead of offering it first to stockholders at par value, although it may be sold or offered in the market at a higher quotation.

SAVINGS BANKS AND PRIVATE BANKS.

Under the existing laws our Bank Commissioners have no authority to investigate private banking institutions or any others doing banking business, except such as are chartered by the state.

From recent experiences in several sections of this state, I am lead to believe that it is quite important for the State of Connecticut to place all banking institutions of every name and nature under the laws of the state, according to the class of business which they are doing. If a trust company or any other banking corporation maintains a department of savings, that department should be kept absolutely separate from other parts of the business. In the case of savings department it should come under the law governing savings banks in regard to investments and in every other way be subject to the regulations under which such banks do business.

In order to determine what constitutes a banking business, the law should be so clear that any person or any concern that receives money on deposit and pays out sums therefrom by check or otherwise shall be held to constitute a bank so far as supervision by law is concerned, and as such shall be under the direct control and subject to examination of our Bank Commissioners.

Trust companies in this state had on deposit in savings departments in 1904 the sum of $3,629,435.35. In 1905 they had $4,292,415.54, and in 1906 they had $5,364,811.40. The savings banks of this state showed the following enormous increases in deposits—in 1904 the sum of $8,977,044.62; the next year $13,846,435.42; and up to October 1, 1906, the increase was $13,472,801.89. The total increase in savings deposits for three years was thus $36,296,781.83. The significance of that is better realized when one knows that in October, 1866, the entire savings deposits of the state amounted to only $31,180,390.

It is reasonable to assume that since trust company and savings bank deposits have grown so vastly in the last three years that other sums large in the aggregate are on deposit with so called private bankers, many of whom are men of sterling integrity and high standing in their communities. But since it is universally recognized that it is proper and necessary for the state to safeguard depositors in chartered banking institutions, how much more necessary is it to extend the benefits of such protection to people who have entrusted the results of thrift and self denial to the keeping of individuals or firms doing business without charter and without periodical investigation.

INSURANCE.

Connecticut has very extensive interests in the fire and life insurance business of the world. And innumerable communities rely on the integrity of our state's chartered corporations. That confidence is well founded as stress of disaster has conspicuously demon-

strated. In all the turmoil of recent insurance probing there has been no smirch on our great companies, a fact to which as a state we point not only with pride but community satisfaction. The fact that Connecticut insurance companies were able to stand the strain of paying eighteen millions of dollars in the recent San Francisco disaster, and have come out of that test with their credit above par and their feet firmly planted on the rock of financial solvency is of great credit to the management of those companies.

EMPLOYERS' LIABILITY ACT.

Many strong legal minds differ on the provisions that should enter into a bill to regulate the liability of an employer for accidents to employees. The question ramifies into every department of manufacture and labor and I would recommend that it be referred for investigation to a special committee to consist of an employer of labor, a representative of labor, and a lawyer, none of whom should be a member of the General Assembly. Such a committee should hold public hearings and make a report of its recommendations for action by this General Assembly. Your Judiciary Committee is so burdened with business that I realize that it would be almost impossible for that committee, which should consider this proposition otherwise, to give it the time and attention that in my opinion it requires in justice equally to employe and employer. Should your honorable body accept my recommendation I would urge that the Governor be authorized by a vote of the General Assembly to name such a committee early in the present session in order to enable them to report back to this legislature.

TRIAL BY JURY.

One of the profound mysteries of Connecticut that has baffled legislatures, balked justice, and exasperated public opinion is the law which makes it impossible for a person sustaining injury to

secure trial by jury of a suit for damages. Connecticut is the only state in the union in which this constitutional guarantee is denied. The law says that all actions for tort may be tried by jury—provided the defendant is willing. In an action of tort the defendant may deprive the plaintiff of a trial before a jury by simply suffering default, in which case the court awards nominal damages, usually not more than fifty dollars. The judgment while apparently in favor of the plaintiff is in reality a victory for the defendant. The case is decided and the law is satisfied.

For example if a person is killed in an accident and a corporation or individual that is held to be at fault is sued to recover damages, although five thousand dollars is the limit allowed by statute for the loss of life, all the corporation or defendant person needs to do in order to escape trial by jury is to enter a default, and by such default to confess the right of the plaintiff to nominal damages. The trial before a judge results in a judgment for fifty dollars and costs, the judge being satisfied from the evidence that the defendant is not responsible. Then why award nominal damages and costs, or any damages if the defendant is not responsible? It looks as though a man's life were valued by the court at fifty dollars because that is the amount of the judgment entered in the cause. But the real decision is in favor of the defendant who is allowed to escape a trial before a jury in that way.

It is not only injustice but it is an unreasonable law. How can we expect the people to respect the courts when such a proceeding is called justice? And yet the court is not to blame; it is the law that the court has to administer. And this condition of the law is what affords the demagogue his plausible, harmful, and dangerous argument.

For many years our General Assembly has made unsuccessful efforts to correct this condition so that the same right shall be afforded in actions of tort that obtains in actions of contracts. Why this matter has never reached a fair settlement is one of the blunders

of legislation subjecting the state to severest criticism. The people want this law made right and they demand to know why it is not done. They want to know what influence operates upon the law making authority that they have elected to represent them with more power than the people's will. In whose interest is this law kept upon the statute books? The people insist upon an honorable adjustment to satisfy public opinion and check the volume of protest that grows more threatening year by year. In what a situation are the people of Connecticut placed when they are compelled to go to Massachusetts, Rhode Island or New York to secure abroad what is denied them at home—the right of trial by jury! I have placed this question before you in plain language without attempting to enter into technical discussion. It is familiar to you all. My purpose is to urge with all the force I can express that you make it a particular part of your present business to put this General Assembly on record as a fearless and faithful body of representatives by enacting such legislation as will secure forever to the people of Connecticut the constitutional right of either party in an action of tort to a trial before a jury

CONSOLIDATION OF COMMISSIONS.

It is my belief after a careful investigation that the Building and Loan Commission should be abolished, and that the work of this department should be placed in the hands of the Bank Commissioners. There now remain in the state only fourteen solvent Building and Loan Associations. Their interests lie along the line of the Bank Commissioners' duties, and should properly be placed within the jurisdiction of the Bank Commissioners.

In my opinion the Factory Inspectors and the Labor Bureau should be placed under one head. At the present time the Labor Bureau has five agents in this state, who are acting as intelligence offices, where the employer can secure help and where persons may secure employment. That is practically all that is being done by

the Labor Bureau except in compiling statistics which are furnished by cities, towns and manufacturers. The Labor Bureau can assume the factory inspection and the men who are doing the work of the Labor Bureau can attend to it or vice versa. The agents representing such consolidated Bureau should be general agents under the direct charge of the Commissioner who should have the right to send his men into any district of the state that he sees fit. Such agents should not be kept in one district more than a year at a time, but should be transferred from one section of the state to another.

WOMAN FACTORY INSPECTOR.

Many thousands of women and girls are employed in the shops, factories and stores of this state. The conditions of their labor, the sanitary and moral surroundings of such workers need attention in many places. I call this matter to your attention and recommend that your honorable body consider the advisability of authorizing the appointment of at least one woman deputy factory inspector.

SCHOOL FUND COMMISSION.

The School Fund now amounts to about $2,000,000 the money being invested in loans and first mortgages upon real estate. The loans are made by the School Fund Commissioner, but the State Treasurer is custodian of the funds received as repayments of loans or as interest on outstanding loans.

As a broad proposition I do not conceive that there will be any quarrel with the suggestion that it is not properly the business of the state to compete in the money loaning field. A large part of the school fund is not invested in Connecticut, but in states somewhat remote from here. That may not be bad judgment, but it removes the fund from the state and invites the fear that the state is in a more or less speculative enterprise. Savings banks and other large financial institutions are making a majority of the gilt edge loans

in their own localities, and it seems an unwise policy to compete with them at home and more unwise to enter a foreign field.

In such recommendations as it seems advisable to make in the premises, I disclaim emphatically any intent to criticise or find fault with the manner of administration of the school fund by the present administration. But let us consider the proposition with an eye single to promoting a more modern method of conducting that branch of the state's business.

It is my conviction that the state's best interests will be conserved if the school fund be abolished by amendment to the State Constitution, and that until the necessary formalities by legislative enactment and vote of the electorate have been taken, the State Treasurer act as School Fund Commissioner, and be empowered to call in and collect loans and interests that may accrue. At a date not later than 1910 the monies accruing to the school fund should be distributed to the towns of the state in such proportion as the next national census will be found to enumerate the children of school age therein, the towns to agree under bond to repay those monies to the State Treasurer whenever the state shall deem it wise to recall such loans.

HOSPITAL FOR EPILEPTICS.

The special commission appointed to look into the advisability of building a state hospital for epileptic patients will make its report to this General Assembly. Should it be deemed best to authorize the erection of such a hospital let me call your attention to a few considerations. To erect such an institution will require a very much larger outlay of money if it be started in a community where there is not already a co-related institution with reservoirs, heating plants, and other necessities already established. But if it be located in the same city for instance that the state insane hospital at Middletown is placed, but at some remove therefrom so as to be a separate hospital, it would be possible to exercise a judicious

economy without impairing the efficiency of either institution, the new or the old, by making use of the same reservoir system, the same lighting and heating plants; and moreover a general supervision could be exercised by the same Board of Trustees and hospital staff with such special additions as the malady to be treated might require.

Such a general policy as that outlined might well obtain in any other case where a new institution is proposed.

UNIFORMITY OF LAW,

The Commissioners on the Uniformity of Laws appointed by this state have submitted a proposed Act of Sales and a proposed Act on Warehouse Receipts. These acts have been prepared by the General Conference of Commissioners appointed by the various states to recommend legislation to their respective states, tending to promote uniformity on certain matters throughout the country.

The proposed Sales Act covers the law of commercial transactions. It is important that the laws concerning this subject should be harmonious throughout the states.

The proposed Act concerning Warehouse Receipts is designed to accomplish the same object for these important instruments of commerce. At present there is such diversity of laws that it is difficult for a bank loaning money on such a document to know what rights are conferred when it is drawn in another state. I recommend the passage of both these acts as of importance to the commercial interests of the state and the country.

DIVORCE LAW AMENDMENTS.

Delegates from this state were also appointed to the National Congress on Divorce, called in pursuance of the invitation of the Governor of Pennsylvania, which was attended by delegates from nearly all the states. Connecticut's delegates have reported, accom-

panying their report with a draft of the proposed code of laws prepared by the General Congress.

I recommend such legislation in this state as will authorize the courts to grant judicial separation, either permanent or for a limited period, in place of absolute divorce where such relief seems more appropriate to the case. It is often proper that one of the parties should be protected from the other and relieved from the obligation of cohabitation where such aggrieved party is prevented by conscientious scruples from seeking a divorce. It is probably also true that in many cases where the court would prefer to grant a judicial separation, it grants a divorce as the only means of relief.

Another important recommendation is that a divorce judgment should not become absolute until one year after the first decision, either party having the right meanwhile to apply to have such judgment set aside. This would prevent hasty and ill considered action by the parties and give opportunity for possible reconciliation.

Legislation providing in what cases divorces obtained in other states without personal service will be recognized in this state should also be adopted. It appears that a divorce decree may be valid in one state and not in another, so that a man may be lawfully married in one jurisdiction and not in a neighboring state.

GOOD ROADS AND TRUNK LINES.

Argument in favor of continuing the state's policy of promoting the good roads movement is needless. We are agreed as to its value and our own state's progress has served to spur on less progressive commonwealths who have learned of the benefits we experienced under the direction of an able Highway Commissioner. But even in the good roads movement we now have opportunity to expend money to much better advantage than would have been possible when the movement was younger. I am not afraid of borrowing

money for permanent improvements that are needed by the state and that will bring big returns in the future. I commend to your studious and friendly consideration the very able and comprehensive report of our Highway Commissioner. It will be for the state's best interest as well as for the benefit of the towns to follow his suggestions, I believe.

It seems wise at this time to recommend that the General Assembly appropriate sufficient monies to extend to completion the connection of certain highways into trunk lines thereby conferring upon the farmer, the citizen in general, and the traveling public a benefit not possible in any other way. But the state should have power to determine what roads shall be built in the various towns, because the state pays the larger proportion of the cost.

ANNUAL REPORTS OF BUREAUS.

The practice of making annual reports of their work by the several bureaus is valuable and should be continued, but except in the case of financial reports such statements might well be made only biennially. Voluminous and detailed reports although evidence of activity are hardly imperative. Much matter that is merely detail is included to the unnecessary increase of the state's printing bill, and much matter in these reports is "ancient history" by the time it is published. Such detailed matter should be kept on file in the several bureaus, but need not swell the bulk of the public documents. A clerk in the Comptroller's office can carefully edit the manuscript of reports. A beginning along this line has already been made.

A suggestion here in order would seem to be the value of keeping close and contemporaneous record in the office of the Labor Bureau of the cost of living as compared with the labor wage in the several counties of the state, data that might be of value in times of labor stress or dispute.

COUNTY COMMISSIONERS AND JUDGES.

There is no doubt that a majority of the voters of the state, irrespective of political affiliations, demand that the law concerning the selection of County Commissioners, Judges of City and Borough Courts be changed. I share in the general opinion that the law should be amended so that County Commissioners shall be appointed by the Governor and not be nominated by a legislative county caucus.

The present system has for many years provoked severe criticism even from members of the General Assembly, who, by virtue of their positions, are compelled to participate in the selection of these officers. If the General Assembly will give the Governor authority to nominate County Commissioners and Judges of the City and Borough Courts, those responsible positions will be largely removed from politics, and their usefulness will be enhanced.

SALARIES AND FEE SYSTEM.

Judges of the Probate Courts, Sheriffs, and all court officers, and perhaps Town Clerks, should be paid salaries fixed by law; and all fees paid into the courts, to the clerks of courts, and to the County Sheriffs should be paid over to the treasurer of the state or to the treasurer of the county as the statute may provide.

The amount of salaries to be paid to the officials affected by this change can be readily determined upon a fair basis by calculating their average income for a term of years. And I would urge this General Assembly to frame a bill comprehending this recommendation.

STATE ARMORY AND ARSENAL.

Three commissions were appointed by previous General Assemblies to select a site and arrange plans for a State Armory and Arsenal. There is no question about the need of the state's national

guard for such a building. I urge that the report of the present commission be given careful consideration, and that immediate steps be taken to carry the project to consummation. The three commissions have spent about thirty thousand dollars in getting options on sites and in preparing plans. The General Assembly might well authorize the State Treasurer to borrow money to carry out those plans should your honorable body deem it expedient to go ahead with the work.

You will also receive from the Special Commission on the State Library proposition a report in favor of such a building and with it a reasonable and sound argument. The library needs more room for books, for records and for the state's paintings Scattered all through the recesses of the capitol and even under the eaves are stored records of the Revolutionary War. These must be safeguarded for their loss would be irreparable

Such a building would house the Supreme Court with becoming dignity and save the judges from the annoyance of wandering from city to city to hold court.

careful consideration of the recommendations be taken, and that they be weighed calmly and judicially. The subject is a vital one to our electoral system and action one way or the other should be taken only after the matter has been given the consideration that it demands.

SUPPLIES FOR STATE INSTITUTIONS.

I have visited nearly all the state's humanitarian institutions and have inquired into the working methods of each, their needs and their interest. I feel much gratified to be able to report that Connecticut is to be congratulated upon the honest and efficient management at all of the institutions that I have been able to visit. I make no doubt that were funds available for appropriation to desirable betterments in our institutions even better results would be obtained.

The Connecticut Agricultural College at Storrs is giving excellent service but its sphere is very much circumscribed by the inaccessibility of its location, a fact that must ever be a handicap to its development. The appeal that it can make to prospective students is weaker than if it were located mid-state near railway facilities, a condition that is not present in the instance of The Connecticut Agricultural Experiment Station at New Haven, where much valuable research work is also being done by a corps of experts.

To the self sacrificing and humanity loving men who have given voluntary and wise attention to the needs of the mentally unfortunate at Middletown and Norwich as trustees the state of Connecticut owes its thanks in deep measure. The broken and sick old soldier and sailor find shelter and comfort in their declining days in the well managed Fitch's Home at Noroton. A like high standard of service obtains at the State's Prison where public spirited men are endeavoring to institute remedial and

corrective influence upon those of criminal tendencies; and a similar word should be said for all other state institutions.

Without therefore in the remotest degree meaning to imply criticism of the Boards of Trustees or of the management of any of our state institutions, but expressly and explicitly stating that their management is honest, disinterested, and capable, I nevertheless deem it for the best interests of the state that all supplies and material used by state institutions should be bought by a purchasing agent who should serve under the direction of the State Comptroller. The duty of such purchasing agent should be to see that all goods that are purchased be of a standard quality and at the lowest market price bid upon proposals furnished by the state, in the same way as that operated by the United States government. And I believe it desirable that all books of state institutions pertaining to cash transactions should be kept in the office of the state treasurer, and that all bills contracted by the state should be paid by the state treasurer.

The single item of coal amounts to more than 20,000 tons, and 6336 barrels of flour were consumed last year; meats used in the institutions cost more than $60,000. My recommendation is made upon the certain knowledge that a large amount of money can be saved by putting the purchasing business under one head.

I would in this connection add the suggestion that the insurance upon all state institutions and all state property should be placed in the hands of one official, possibly the State Comptroller or the Insurance Commissioner, instead of leaving the matter to the management of the several boards of trustees.

It is not from any desire to save money for a sinking fund or a surplus, nor to care for the payment of any bonds, but for the sole purpose of saving money by the introduction of a business system and the thrift that results from uniform organization that I urge this matter. The money saved by its adoption can be put to service in directions where it is urgently needed and where it will accomplish additional good for the charities of the state.